

Insurance Commissioner Stewart Warns Delawareans to Beware of Fraud Related to the Affordable Care Act

Dover- Commissioner Karen Weldin Stewart is advising consumers to be aware of scams that attempt to steal personal information through bogus websites and phone calls claiming to be related to the Affordable Care Act (ACA) or Obamacare. People of all ages have reported being contacted by scammers who presented themselves as government or insurance company employees. Scammers have attempted to gather personal information such as social security numbers, bank account information, credit card numbers, and Medicare IDs.

The Better Business Bureau reports that, "The government typically doesn't call, text or email. Government agencies normally communicate through the mail, so be very cautious of any unsolicited calls, text messages or emails you receive." Several different phone scams have been reported including those where the caller claims that you need a new Obamacare insurance or Medicare card. This is not true—you are not required to obtain new insurance or Medicare cards because of the ACA.

If you are contacted by anyone who says you are required to act during a "limited time" to purchase a new plan or update your information simply hang up and do not give out any personal information. Some scammers have high-tech software that allows them to display the name of a government agency on your caller ID. Do not reply to fraudulent emails or text messages.

Official marketplace guides are available to review plans with

Delawareans in-person. They have undergone extensive background checks and have a state-issued ID badge. Anyone who offers to help you with enrollment should present this identification. Commissioner Stewart would like everyone to be on alert and stated, "If you suspect you have been the target of a fraudulent insurance scheme you may report the incident to the fraud division at the Delaware Department of Insurance at 302-674-7350 or 800-632-5154."

If you would like to learn more about Delaware's Health Insurance Marketplace and where you can find help to enroll, please visit the state of Delaware's official Health Insurance Marketplace website at www.choosehealthde.com, or you can call 1.800.318.2596 for assistance.